

**Information to identify the case:**

Debtor 1	<b>Salvatore Bellomo</b>	Social Security number or ITIN	xxx-xx-6731
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Joy Bellomo</b>	Social Security number or ITIN	xxx-xx-3532
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-25340-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore Bellomo

Joy Bellomo  
aka Joy Polansky

10/27/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Salvatore Bellomo  
 Joy Bellomo  
 Debtors

Case No. 17-25340-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db/jdb  
 cr +Salvatore Bellomo, Joy Bellomo, 33 Hudson Court, Franklin Park, NJ 08823-1772  
 +Wynnefield at Somerset Condominium Association, In, c/o McGovern Legal Services, LLC,  
 PO Box 1111, New Brunswick, NJ 08903-1111  
 516971842 +Caine & Weiner, 21210 Erwin Street, Woodland Hills, CA 91367-3714  
 516971845 +Fein, Such, Kahn, & Shepard, P.C., 7 Century Dr, Suite 201, Parsippany, NJ 07054-4673  
 516971847 +Foreclosure Processing Services, Superior Court Clerk s Office,  
 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148  
 516971852 JFK Medical Associates, PO Box 11912, Newark, NJ 07101-4912  
 516971854 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 516971855 Lawrence M. Pickover, MD, 81 Veronica Ave Ste 206, Somerset, NJ 08873-3491  
 516971856 +McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 516971857 +Middlesex Emergency Phys PA, P.O. Box 740021, Cincinnati, OH 45274-0021  
 516971859 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516971860 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 516971861 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516971862 Robert Wood Johnson Medical Group, P.O. Box 15278, Newark, NJ 07192-5278  
 516971865 +Somerset County Special Civil Part, 40 N Bridge St, Somerville, NJ 08876-2111  
 516971866 +Transworld System Inc/, Po Box 15095, Wilmington, DE 19850-5095  
 516971867 University Radiology Group,PC, PO Box 371863, Pittsburgh, PA 15250-7863  
 516971868 +Wynfield At Somerset Condominium Associa, 31 Desoto Dr, Franklin Park, NJ 08823-1773

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Oct 27 2017 22:28:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 27 2017 22:35:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 27 2017 22:35:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516971840 EDI: BANKAMER.COM Oct 27 2017 22:33:00 Bank of America, P.O. Box 15026,  
 Wilmington, DE 19886  
 516971841 EDI: BANKAMER.COM Oct 27 2017 22:33:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 516971843 +EDI: CCS.COM Oct 27 2017 22:28:00 Credit Coll, 725 Canton St, Norwood, MA 02062-2679  
 516971844 +EDI: RCSFNBMARIN.COM Oct 27 2017 22:28:00 Credit One Bank Na, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 516971846 +EDI: AMINFOFP.COM Oct 27 2017 22:28:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 516971848 +EDI: IIC9.COM Oct 27 2017 22:33:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 516971850 EDI: IRS.COM Oct 27 2017 22:33:00 Internal Revenue Service, 44 South Clinton Ave,  
 Trenton, NJ 08601  
 516971853 E-mail/Text: masmith@jfkhealth.org Oct 27 2017 22:35:32 JFK Medical Center,  
 P.O. Box 11913, Newark, NJ 07101-4913  
 516971858 +EDI: MID8.COM Oct 27 2017 22:28:00 Midland Funding, LLC, PO Box 603,  
 Oaks, PA 19456-0603  
 516971863 E-mail/Text: rwjebn@rwjbh.org Oct 27 2017 22:35:42 Robert Wood Johnson Univeristy Hospital,  
 P.O. Box 15448, Newark, NJ 07192-5448  
 516971864 +E-mail/Text: bankruptcy@savit.com Oct 27 2017 22:35:43 Sa-vit Collection Agen,  
 46 W Ferris St, East Brunswick, NJ 08816-2159

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
 516971851\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Services, P.O. Box 9052,  
 Andover, MA 01810-9052)  
 516971849\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: Oct 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marlena S. Diaz-Cobo on behalf of Creditor Wynnefield at Somerset Condominium Association,  
Inc. mdiaz-Cobo@theassociationlawyers.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor Salvatore Bellomo yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com  
Yakov Rudikh on behalf of Joint Debtor Joy Bellomo yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 7